

### **Detailed Action**

#### ***Response to Amendment***

Claims 21-40 are pending. This action is in response to the remarks received January 29, 2008.

#### ***Response to Arguments***

Applicant's arguments with respect to claims 21-40 have been considered but are moot in view of the new ground(s) of rejection.

#### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims **21-40** are rejected under 35 U.S.C. 102(e) as being anticipated by Downing et al. (US 5,963,647).

Re claim **21**, Downing teaches a computer implemented method of formatting and transmitting an electronic transaction message between a user device and a transaction server system in a network including a plurality of different user devices communicating with the transaction server system to conduct different types of financial transactions requiring

different information depending upon the type of electronic transaction (col. 3, line 40 to col. 4, line 3; col. 4, lines 65-67; fig. 3), comprising:

identifying the type of electronic financial transaction based on a user's input to an input device; selecting data fields required to transmit information necessary to conduct the transaction from a plurality of predetermined data fields used to transmit information for the different types of financial transactions (col. 8, line 45 to col. 9, line 22; fig. 4);

determining a data format for the electronic transaction message between one of the user devices and an electronic transaction server that includes the selected data fields for information required to conduct the transaction, the transaction message including first and second message segments wherein the first message segment includes a data field for a code that uniquely identifies the user device from other user devices connected to the transaction server system and the second message segment includes data fields necessary to transmit the information required to conduct the financial transaction wherein the first message segment includes a data field for identifying the format of the second message segment (col. 8, line 45 to col. 9, line 22; fig. 4);

transmitting the electronic transaction message from the input device to a transaction router ; electronically analyzing the electronic transaction message with the transaction router and forwarding the message to the incoming queue of a selected one of a plurality of enhanced service processors (col. 6, lines 18-47);

retrieving the electronic transaction message from the incoming queue of the selected enhanced service processor (col. 7, line 1 to col. 8, line 25);

communicating with an inter-process controller to determine a trace identification for the electronic transaction message (col. 12, lines 23-38);

accessing a codec module to decrypt transaction data in the electronic transaction message received from the input device; formatting an authorization portion of the electronic transaction message (col. 9, lines 35-56);

communicating to a watchdog router the identity of a selected one of a plurality of authorization processors and a time out value for the electronic transaction, the watchdog router associating the time out value and trace identification with the electronic transaction message, the watchdog router communicating messages between the enhanced service processors and one or more authorization processors (col. 7, lines 6-17, 60-65; col. 12, line 10);

forwarding the electronic message to an authorization processor; reformatting, with the authorization processor, the electronic transaction message to a selected format required by a selected one of an authorizing financial network or cash switch; forwarding the reformatted electronic transaction message to the selected one of the authorizing financial network or cash switch; receiving an authorization response from the selected one of the authorizing financial network or cash switch; formatting the authorization response from the authorizing financial network or cash switch to the authorization information portion of the electronic transaction message (col. 11, line 4 to col. 12, line 39);

communicating with the watchdog router with the response message from the selected one of the authorizing financial network or cash switch, the watchdog router verifying the time out value associated with the electronic transaction message and communicating

the message to the response queue of the selected one of enhanced service processors (figs. 5c-6b);

retrieving the electronic transaction message from the response queue of the selected enhanced service processor, the selected enhanced service processor verifying the authorization response; formatting a response to the input device; accessing the codec module to encrypt transaction data to be forwarded to the user input device (col. 9, lines 56-64);

forwarding the response from the enhanced processor to a response queue of the transaction router; retrieving the response with the transaction router; forwarding the response to the input device (figs. 2-3); and

at least one of storing a record of the transaction in a database and printing a receipt for 60 the electronic transaction with the user input device (figs. 5b and 1).

Re claim **22**, Downing teaches electronic transaction message includes a terminal information segment, the method further comprising routing the electronic transaction message to a selected one of the enhanced service processors based on information in the terminal information segment (col. 7, lines 6-17; col. 12, line 10; fig. 1).

Re claim **23**, Downing teaches first message segment includes a data field including routing information for routing the message in the network (fig. 5b).

Re claim **24**, Downing teaches formatting the electronic transaction message into an internal message format of the electronic transaction server after communicating with the inter-process controller to determine a trace identification for the electronic transaction message (figs. 3-5b).

Re claims **25-40**, Downing teaches a method as claimed in claims 21-24. Therefore the rationale applied in the rejection of claims 21-24 applies herein.

### **Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

March (US 2002/0016763)

Brody et al. (US 5,350,906)

Randle (US 5,974,146)

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached on Monday-Friday from 6am-2pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

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/Thu Thao Havan/

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Primary Examiner

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